

<i>SERFF Tracking Number:</i>	<i>SKML-126451883</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Liberty Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>44593</i>
<i>Company Tracking Number:</i>	<i>ANR3001PTP(12-09)</i>		
<i>TOI:</i>	<i>A02I Individual Annuities- Deferred Non-Variable</i>	<i>Sub-TOI:</i>	<i>A02I.003 Single Premium</i>
<i>Product Name:</i>	<i>New Interest Crediting Methodology</i>		
<i>Project Name/Number:</i>	<i>New Interest Crediting Methodology/ANR3001ptp(12-09)</i>		

Filing at a Glance

Company: Liberty Life Insurance Company

Product Name: New Interest Crediting Methodology

SERFF Tr Num: SKML-126451883 State: Arkansas

TOI: A02I Individual Annuities- Deferred Non-Variable

SERFF Status: Closed-Approved-Closed

State Tr Num: 44593

Sub-TOI: A02I.003 Single Premium

Co Tr Num: ANR3001PTP(12-09)

State Status: Approved-Closed

Filing Type: Form

Author: Alvah Shelton

Reviewer(s): Linda Bird

Date Submitted: 01/13/2010

Disposition Date: 01/15/2010

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: New Interest Crediting Methodology

Status of Filing in Domicile: Pending

Project Number: ANR3001ptp(12-09)

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments: All States Filed Concurrently

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 01/15/2010

Explanation for Other Group Market Type:

State Status Changed: 01/15/2010

Deemer Date:

Created By: Alvah Shelton

Submitted By: Alvah Shelton

Corresponding Filing Tracking Number:

ANR3001ptp(12-09)

Filing Description:

ANR3001ptp(12-09) Annual Point-To-Point Crediting Method Endorsement

The above-referenced form is being submitted on behalf of Liberty Life Insurance Company for your review and approval. This is a new form and will not replace any forms currently on file with your department.

SERFF Tracking Number: SKML-126451883 State: Arkansas
 Filing Company: Liberty Life Insurance Company State Tracking Number: 44593
 Company Tracking Number: ANR3001PTP(12-09)
 TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.003 Single Premium
 Variable
 Product Name: New Interest Crediting Methodology
 Project Name/Number: New Interest Crediting Methodology/ANR3001ptp(12-09)

The enclosed endorsement is to be used with a previously approved Single Premium, Fixed Equity-Indexed Annuity Policy to modify the Annual Point-To-Point Index Account.

Policy forms AN3021, AN3022 and AN3023 were approved in your state on 8/22/06. AN3024 was approved under SERFF Tracking Number LBLI-125267295 on 9/21/07.

This form is submitted in final print and is subject to only minor modification in paper size and stock, ink, border, Company logo and adaptation to computer printing.

Company and Contact

Filing Contact Information

Alvah Shelton, Policy Analyst alvah@skminc.com
 1925 Century Blvd 404-633-5353 [Phone]
 Suite 1 404-633-6301 [FAX]
 Atlanta, GA 30345

Filing Company Information

(This filing was made by a third party - sandrakmeltzerandassociates)

Liberty Life Insurance Company	CoCode: 61492	State of Domicile: South Carolina
2000 Wade Hampton Blvd.	Group Code:	Company Type: Life & Health
Greenville, SC 29615	Group Name:	State ID Number:
(864) 609-4798 ext. [Phone]	FEIN Number: 44-0188050	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$20.00
Retaliatory?	No
Fee Explanation:	The per form fee in Arkansas is \$20. There is a single endorsement submitted for review. The required \$20 fee is submitted concurrently with this submission via EFT.
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Liberty Life Insurance Company	\$20.00	01/13/2010	33521544

SERFF Tracking Number:	SKML-126451883	State:	Arkansas
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Company Tracking Number:	ANR3001PTP(12-09)		
TOI:	A02I Individual Annuities- Deferred Non-Variable	Sub-TOI:	A02I.003 Single Premium
Product Name:	New Interest Crediting Methodology		
Project Name/Number:	New Interest Crediting Methodology/ANR3001ptp(12-09)		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	01/15/2010	01/15/2010

<i>SERFF Tracking Number:</i>	<i>SKML-126451883</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Company Tracking Number:</i>	<i>ANR3001PTP(12-09)</i>		
<i>TOI:</i>	<i>A02I Individual Annuities- Deferred Non-Variable</i>	<i>Sub-TOI:</i>	<i>A02I.003 Single Premium</i>
<i>Product Name:</i>	<i>New Interest Crediting Methodology</i>		
<i>Project Name/Number:</i>	<i>New Interest Crediting Methodology/ANR3001ptp(12-09)</i>		

Disposition

Disposition Date: 01/15/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>SKML-126451883</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Liberty Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>44593</i>
<i>Company Tracking Number:</i>	<i>ANR3001PTP(12-09)</i>		
<i>TOI:</i>	<i>A02I Individual Annuities- Deferred Non-Variable</i>	<i>Sub-TOI:</i>	<i>A02I.003 Single Premium</i>
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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Authorization Letter		Yes
Form	Annual Point-To-Point Crediting Method		Yes
	Endorsement		

SERFF Tracking Number: SKML-126451883 State: Arkansas

Filing Company: Liberty Life Insurance Company State Tracking Number: 44593

Company Tracking Number: ANR3001PTP(12-09)

TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.003 Single Premium
Variable

Product Name: New Interest Crediting Methodology

Project Name/Number: New Interest Crediting Methodology/ANR3001ptp(12-09)

Form Schedule

Lead Form Number: ANR3001ptp(12-09)

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	ANR3001ptp(12-09)	Policy/Contract/Annual Point-To-Point Crediting Method Endorsement Certificate: Amendment, Insert Page, Endorsement or Rider		Initial		51.000	ANR3001ptp(12-09).pdf



ANNUAL POINT-TO-POINT CREDITING METHOD ENDORSEMENT

This Endorsement is a part of the Annuity Contract ("Contract") to which it is attached.

Annual Point-to-Point Crediting Method -

For the Annual Point-to-Point Crediting Method, the Annual Index Rate is the Unadjusted Index Change in the Index Value for one Contract Year. The Annual Index Rate is subject to the Annual Cap or Participation Rate. **Note:** There will be either an Annual Cap or Participation Rate, but there will never be both on the same contract.

The Unadjusted Index Change is the Index value at the end of a Contract Year, minus the Index Value at the beginning of the Contract Year, divided by the Index Value at the beginning of the Contract Year.

The Annual Cap is the maximum Annual Index Rate allowed in any Contract Year. The Initial Annual Cap for the first Contract Year, if applicable, is shown on the Contract Schedule and guaranteed for a one-year period. The Annual Cap for each subsequent Contract Year will be determined by Us. The Annual Cap will never be less than 2%.

The Participation Rate is the maximum percentage of participation in the Annual Index Rate allowed in any Contract Year. The Initial Participation Rate for the first Contract Year, if applicable, is shown on the Contract Schedule and guaranteed for a one-year period. The Participation Rate for each subsequent Contract Year will be determined by Us. The Participation Rate will never be less than 10%.

Secretary

SERFF Tracking Number: SKML-126451883 State: Arkansas
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TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.003 Single Premium
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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification Comments: Attachment: FLESCH.pdf		

	Item Status:	Status Date:
Bypassed - Item: Application Bypass Reason: The only form submitted in this filing is an endorsement. This requirement does not apply. Comments:		

	Item Status:	Status Date:
Satisfied - Item: Authorization Letter Comments: Attachment: Auth Ltr.pdf		

FLESCH CERTIFICATION

RE: Liberty Life Insurance Company
(Company Name)

This is to certify that the form(s) referenced below (as well as any state variation) is/are in compliance with the readability requirements of your state.

The Flesch Reading Ease Test was applied to each form in its entirety. All titles, major headings and subheadings, and tables were excluded.

Form Number

Flesch Score

ANR3001ptp(12-09)

51.0

BY:



(Signature of Company Officer)

Mark Wessel, Compliance Officer
(Type Name & Title of Person Signing)



RBC
Insurance

Mark Wessel
Compliance Officer

Liberty Life Insurance Company
Compliance Department
PO Box 1389
Greenville, SC 29602-1389

Tel: (864) 609-4153
Fax: (864) 609-3484
E-Mail: mark.wessel@rbc.com

January 6, 2010

Re: Letter of Authorization

Dear State Regulator:

We hereby authorize:

Sandra K. Meltzer & Associates, Inc.
1925 Century Boulevard, Suite 1
Atlanta, Georgia 30345

to carry out the state filings (including the District of Columbia) on behalf of Liberty Life Insurance Company. This authorization is to be used with the filing of endorsement form(s) ANR3001ptp(12-09) and associated forms [which may consist of but are not limited to, endorsements, applications, certificates and rider forms].

Sincerely,

A handwritten signature in black ink, appearing to read "Mark S. Wessel".

Mark S. Wessel
Compliance Officer